

Topical Sermons:

What God Wants You to Know about Money

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I. INTRODUCTION.

- A. According to Self Storage Association, a trade group charged with monitoring such things, the country now possesses about 1.9 billion square feet of personal storage space outside the home.
 1. According to a recent survey, the owners of 1 out of every 11 homes also own a self-storage space.
 - a. This represents an increase of 75 percent since 1995.
 - b. Most operators of self-storage facilities report 90 percent occupancy, with average stints among renters of 15 months.
 2. But, amazingly, as the amount of storage space required by homeowners has grown, so has the average size of the American house. In fact, the National Association of Homebuilders reports that the average American house grew from 1,660 square feet in 1973 to 2,400 square feet in 2004.
 3. The reason that Americans have so much stuff today is that we have been taught by our culture that we have to have “stuff”—the nice car, the nice house, the big TV, the best toys for the kids, etc.
- B. Of course, there is nothing wrong—in & of itself—with having “things.”
 1. The problem often is that we often misuse money in order to get what we want.
 - a. On June 7, 2002 the Federal Reserve released this information:
 - 1) Consumer credit card debt stands at \$1.6 trillion.
 - 2) Consumer debt including home mortgages is \$7 trillion; in 2002, debt was double what it was in 1990.
 - 3) Twenty-three percent of the average person’s take-home pay already is committed to payment of existing debt.
 - 4) Fifty-six percent of all divorces are a result of financial tension in the home.
 - b. We often think of money as a subject outside the domain of Scripture, but Scripture has much to say about money.
 2. Tonight, we wish to examine what God wants you to know about money.

II. NUMBER ONE: IT'S NOT YOURS.

- A. We often hear that God owns the cattle on a thousand hills.
 - 1. He does: "Every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine" (Ps 50:10-11).
 - 2. But, God owns those hills, the cattle that are on them, & **everything else!**
- B. God owns everything, for it is he who made everything.
 - 1. "In the beginning, God created the heavens and the earth" (Gn 1:1).
 - 2. "In the beginning was the Word, and the Word was with God, and the Word was with God. He was in the beginning with God. All things were made through him, and without him was not anything made that was made" (Jn 1:1-3).
 - 3. Whatever someone makes, he or she owns.
 - a. In fact, that is the law of this nation.
 - 1) The Constitution of the United States gives power to the Congress "to promote the progress of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries" (Article One, Section Eight).
 - 2) That's why, when I wrote my book a few years ago, I made sure that it was copyrighted. I didn't want someone else being able to come along & pass it off as their own or change the content of it. I created it.
 - b. Likewise, God created this world; therefore, he owns it.
 - 1) "The earth is the LORD's and the fullness thereof, the world and those who dwell therein" (Ps 24:1).
 - 2) God has placed his patent on the earth, so to speak.
- C. What does it mean in a practical vein that God own this world?
 - 1. We need to be thankful for the things we have.
 - a. I have never earned a single dime.
 - 1) It is God who has given me everything I have.
 - 2) "He makes his sun rise on the evil and on the good, and sends rain on the just and on the unjust" (Mt 5:45).
 - b. Because it is God who gives, we need to express thanksgiving: When Paul was about to be shipwrecked, Luke records, "I urge you to take some food. It will give you strength, for not a hair is to perish from the head of any of you.' And when he had said these things, he took bread, and giving thanks to God in the presence of all he broke it and began to eat" (Acts 27:34-35).
 - c. Are we like & offer thanks to God for the things he has given us?
 - 2. We also need to understand that we are simply stewards of the things we have.
 - a. In the biblical era, a steward was one who took care of another's account; as stewards, we are to take care of God's account.
 - b. In a context of spiritual gifts, we read, "Calling ten of his servants, he gave them ten minas, and said to them, 'Engage in business until I come'" (Lk 18:13).

- 1) The ten servants did not own the minas which their master had given to them, but they received the minas with clear instructions about how to use the minas.
- 2) We shall see that God has given us some clear instructions about how to use our money, as well.

III. NUMBER TWO: THIS LIFE IS ACT I OF A THREE-ACT PLAY.

- A. This life is going to be followed by judgment (Act II) & then eternity (Act III).
- B. God, as the author of this play, does not feel any obligation to work everything out in the first act.
 1. It may make absolutely no sense that I would say something like that, but only when we grasp that this life is not about money & things can we really understand what the Bible teaches about money.
 2. The Bible teaches that the things of this world are not nearly as important as the things of the next world.
 - a. “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Mt 6:19-21).
 - b. “Fear not, little flock, for it is your Father’s good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys” (Lk 12:32-33).
 3. We must understand that the reason Jesus instructs us on the proper use of money is that we are going to live forever.
 - a. Notice what he says to his disciples, “Everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name’s sake, will receive a hundredfold and will inherit eternal life” (Mt 19:29).
 - b. A couple weeks ago, I was having a hard time falling asleep.
 - 1) The TV was on, but I wasn’t really paying attention to it.
 - 2) Around midnight, The 700 Club came on, and Pat Robertson starts spouting off some stuff about how to become wealthy.
 - a) He has my attention & I’m curious to see what Robertson has to say.
 - b) His solution: Give 10% of your income to good works (of course, most of it’s to go to Robertson!) & God will reward you richly.
 4. Robertson had some things precisely right.
 - a. Robertson was right to say that God will reward us richly for giving to God: “Whoever sows bountifully will also reap bountifully” (2 Cor 9:6).
 - b. Robertson was grossly wrong to say that God will reward us with money & to say that God will reward us in this life.
 - 1) If God rewards us with money, why did Jesus say what he said about the poor widow who put in all she had to live on? If God was going to give her a bunch of money, why didn’t Jesus say to the

apostles, “Guys, that lady just put in all she had. What she doesn’t know is that when she gets home Ed McMahon is going to be standing there with a Publisher’s Clearing House check”?

- 2) People often want to know why life isn’t fair.
 - a) My boys have often complained about something & they have said, “It isn’t fair!”
 - i. Trying to instruct them about the ways of the world, I would often say, “Life isn’t fair.”
 - ii. The more I think about that statement, the more I’m convinced it is NOT true!
 - b) No doubt, many of us have gotten through the difficult times in our lives, in part, by knowing that life just isn’t fair.
- c. But, God makes life fair, for he richly rewards.
 - 1) Think about the rich man & Lazarus:
 - a) Jesus tells of these two men in response to the Pharisees.
 - i. At Luke 16:14, we read: “The Pharisees, who were lovers of money, heard all these things, and they ridiculed him.”
 - ii. Jesus begins a sermon & the illustration of the rich man & Lazarus provides the conclusion.
 - b) The rich man had everything money could buy while Lazarus had absolutely nothing: “There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man’s table” (Lk 16:19-21).
 - c) Can you imagine how unfair a life that is? Here is a man wearing the best clothing & eating the best food, while another man at his gate just wants to eat the crumbs from his table.
 - d) Yet, when both men died, we see fairness: God rewarded Lazarus & he punished the rich man.
 - 2) Jesus talked about that reward in Mt 19:29—Those who give up everything to be his disciples will receive a hundredfold & *eternal life*.
 - 3) You see, life is not just the life in the flesh. There is much more to life. How we use the money God has entrusted to us can very well determine our reward when we leave this world.

IV. MONEY IS MORE THAN PAPER.

- A. Money is **not** neutral; money is a force: It either controls us or we control it.
- B. If we allow it, money easily become the driving force in our lives.
 1. “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money” (Mt 6:24).
 2. Money can become a quite negative force in our lives & can lead to much heartache. We need to know that money is more than paper & determine how we will control it, or it will control us!

V. MONEY CANNOT BUY HAPPINESS.

- A. We have probably believed the lie that money can buy happiness longer than any other lie about money.
 - 1. Jesus informs us that money does not buy happiness: “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions” (Lk 12:15).
 - 2. But, so many have ignored Jesus’ warning & tried to find happiness in money.
 - a. Drew Carrey said: “I think everybody should get rich and famous and do everything they ever dreamed of so they can see that it’s not the answer.”
 - b. Long before Drew Carrey ever came around, many tried to find happiness in riches.
 - 1) Solomon tried but failed: “Whatever my eyes desired I did not keep from them. I kept my heart from no pleasure, for my heart found pleasure in all my toil, and this was my reward for all my toil. Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun” (Eccl 2:10-11).
 - 2) The rich fool in Luke 12 tried to do so also.
 - a) When he saw the abundance of his crops, he said, “I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink be merry” (Lk 12:18-19).
 - b) He had happiness—or so he thought. We read, “God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’” (Lk 12:20).
- B. Someone has aptly said, “Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation; a passport to everywhere but heaven.”
 - 1. As we have mentioned before, the secret here is learning contentment.
 - 2. Contentment is a spiritual issue.
 - a. Again, notice Phil 4:12-13: “I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.”
 - b. Have we learned contentment through the Lord Jesus who strengthens us?

VI. THERE IS ENOUGH MONEY TO MAKE THIS WORLD A BETTER PLACE.

- A. There is a great deal of suffering in this world: There are children who never get enough to eat, elderly individuals who must choose between Alpo & their life-saving medication, people who have no place to call home.
 - 1. We often wonder how God could allow such things to go on.

2. God has provided the means whereby poverty could be eradicated from the world:
 - a. John and Sylvia Ronsvalle, a husband & wife research team, have estimated that \$70-\$80 billion a year could meet the most essential human needs around the world.
 - 1) The Ronsvalles write: “Projects for clean water and sanitation, prenatal and infant/maternal care, basic education, immunizations, and long-term development efforts are among the activities that could help overcome the poverty conditions that now kill and maim so many children and adults.”
 - 2) They go on and say: “That figure of \$70-\$80 billion may sound like anything but good news. God may be generous, you may agree, but has he been that generous? Consider this: If church members in the United States would increase their giving to 10 percent of their income, there could be an additional \$94 billion available for overseas missions.”
 - b. You may be sitting there thinking, “Now, wait just a minute, Justin. The tithe is an OT principle that is no longer applicable today, and not every so called Christian is a true Christian.”
 - 1) Both of those objections are true & valid.
 - 2) The NT does not teach tithing.
 - a) About the amount we are to give we read, “Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Cor 9:7).
 - b) But, on the other hand, if the Jews under the OT who did not have the abundant blessings in Christ that we have were required to give 10%, isn’t that—at least—a good starting point?
 - c) If I can go to the movies on Saturday night, make sure that I have a good cable package, drive a nice car, & go out to eat after worship on Sunday, surely I can drop more than a dollar or two in the collection plate!
 - 3) I know that not everyone who claims to be a Christian is a true Christian, but there are two things we can say about that:
 - a) I do not know what the average income of members of the church is, but I highly suspect that if every member of the body of Christ would give 10% of his/her income to the Lord, the church could do much, much more in this world.
 - b) We also need to do more than simply talk about people not being faithful to the Lord Jesus; we need to be working to bring precious souls to him.
- B. Brethren, let us commit ourselves to giving generously to the cause of Christ that Jesus might be glorified!
- C. About the collection for the poor saints in Jerusalem, Paul writes, “I do not mean that others should be eased and you burdened, but that as a matter of fairness your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. As it is

written, “Whoever gathered much had nothing left over, and whoever gathered little had no lack” (2 Cor 8:13-15).

- D. Are you honoring Jesus in the way that you use the money he has given? Are you honoring Jesus in the way that you use the life he has given?